

Aug 14: A day to reaffirm commitment

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It's an irony of fate that our nation is celebrating its 63rd Independence Day on the occasion when devastating flood has played havoc across the country. Undoubtedly, it's a testing time for the whole nation and especially the people who are worse hit by this natural calamity. Thousands of precious human lives have been lost and millions of people got stranded and they have lost whatever assets and resources they had as a result of this unprecedented tragedy.

Keeping the sufferings of the affectees in views, the Government has rightly decided to mark the Independence Day in a simple manner. However, this historic and auspicious event would help us in reaffirming our resolve to serve the people and eliminate their sufferings. In this context, Benazir Income Support Programme (BISP) has responded immediately to the situation. While understanding the complexities of the miseries of underprivileged segments of the society, it has announced Rs 2 billion initial ‘Livelihood Cash Grant Support’. This support would be provided to the registered beneficiaries of BISP, who have been worse hit by the calamity of flood. Under the package, each deserving family would receive a cash support comprising Rs 12,000 in three equal installments within a period of three months. The immediate cash support aims to enable these already vulnerable segments of the society to sustain their lives during this highly testing period.

According to conservative analysis, it's being feared that around 0.7 to 0.8 million families, registered with BISP as beneficiaries of Monthly Income Support Programme, have been hit by the recent devastating flood across the country. It's worth mentioning here that these families belong to most vulnerable and underprivileged segments of the society and their plight is quite imaginable. Therefore, an immediate relief for such families was needed on an urgent basis and BISP has responded this demand with an allocation of Rs 2 billion for this specific purpose, which could be enhanced further as per the demand of the situation.

The BISP is also striving hard to improve the mechanism and effectiveness of its regular initiatives. Its fundamental programme 'Monthly Cash Support' has already proven its role in combating abject poverty. It's the third largest allocation in the current budget and constitutes 0.3 per cent of the GDP and it will cover up to 15 per cent of the population in low income bracket in the entire country. For families earning Rs5000 per month to Rs6000 per month, the Rs1000 payout will amount to a 18 to 20 per cent increase in their current purchasing power.

However, beside provision of cash grant as life-line, BISP has planned to bring about real change in the life of these downtrodden families. One of such initiative, Waseela-e-Haq, aiming to break the vicious cycle of poverty through interest free financial assistance. This step would enable selected families to initiate enhance businesses and entrepreneurship among the marginalized; thus, helping them to come out of poverty circle. The selection of these families is being done by computerized transparent balloting process. The step is basically designed to promote self-employment among women beneficiaries or their nominees to improve their livelihood. It offers Rs.300, 000 long term interest free financial assistance to randomly selected beneficiaries. It is based on personal trust instead of any collateral and is a completely interest free financial assistance as well as premise that marginalized families have skills, which remain unutilized and untapped.

The facility is alternative to the conventional banking system, which rejects the poor after classifying them non-creditable. Similarly, Waseela-e-Hunar, another initiative of BISP aims to empower female beneficiary or her nominee to become economically independent through acquiring demand-driven vocational skill and technical education. It offers recognized training format leading to certificate-based skill as well as non-recognized training such as in-house or product-based training under the BISP.

Waseela-e-Hunar leads towards capacity building and professional development. Under the initiative, trainees would be offered vocational trainings of 4 weeks, 3-6 months and one year while an advanced diploma programs of two or more years will be initiated. BISP has planned to provide a complete economic rehabilitation mechanism to these families through vocational training. The programme would be pursued by guidance, counseling, and training facilities through recognized and reputed training institutions. Another landmark step to lessen the sufferings of the underprivileged segments of the society is provision of health facilities under Waseela-e-Sehet. The programme envisioned to improve access to health services and reducing income loss of the already marginalized due to health related expenditure. According to various survey reports, more than 70 percent people in Pakistan, seek better quality health care privately and pay out of their pockets. This phenomenon results as added financial burden on the poor and inequitable access to quality health care for the vulnerable.

To respond this complex situation, BISP is all set to launch this initiative and initially poverty survey in 16 districts has already been completed. The major thrust of the programme is to keep mother and child healthy by increasing access to health care and to provide financial cushion to vulnerable families against high medical expenditure. Moreover, it aims to improve quality of public health care system for Minimum Service Delivery Standards (MSDS). Waseela-e-Sehat Package for deserving families includes full hospitalization, cover to pre-existing diseases and all age groups with a maximum benefit cap of Rs.25000/- per family per year. For the practical execution of the programme, Benazir Health Cards

would be issued to the families enrolled with BISP under monthly cash grant programme.

These Initiatives of the BISP would surely be instrumental in instigating sense of self-worth for the people. As a new forward-looking step, Poverty Survey to identify the deserving families for BISP monthly income support is being made to make the process further transparent. BISP has decided to conduct survey in flood-hit areas of the country on priority basis, so that vulnerable families in these areas could be provided with immediate relief. We will In-sha-Allah come out of these crises with the continuation of convection of Quaid-e-Azam, dedication & commitment of Quaid-e-Awam, Shaheed-e-Jamhoriat Mohtarma Benazir Bhutto the brave and daring Leadership of President & Prime Minister of Pakistan. With the grace of God and the confidence of People of Pakistan we will emerge as a key welfare state of the world. Peoples Trust – Benazir Services.

The writer is Federal Minister / Chairperson Benazir Income Support Programme.